

Much of this is for the specialist interested in insurance contracts and insurance law. There is little broader contextualization, no sustained comparison with other major insurance markets such as England, and no attempt to write a history of the business of fire and life insurance that might examine, for example, its scale and scope, profitability and performance, and the role of insurance in Dutch economic and social development.

Within the narrower framework of her research, however, Sirks uncovers some really remarkable forms of insurance. A notarized life insurance policy, issued by a wealthy Amsterdam merchant in 1676 to four of his peers, insured for a term of one year the lives of 100 prominent Amsterdam citizens. This policy, possibly the earliest group life insurance that we know of, was written at a time when life insurance was banned in Amsterdam. Sirks speculates that it might have been an *in vivo* experiment to check the actuarial tables calculated by Johan de Witt four years earlier. Perhaps even more extraordinary is the fire insurance policy issued in Amsterdam in 1770 to cover for one year a variety of risks on a plantation in Surinam. The risks insured included not only damage by fire, but also damage to the plantation through earthquakes, and the loss of slaves through their escape or death in a slave uprising. This was over a decade before English fire insurance companies began to sell insurance overseas. These examples raise questions about the innovativeness and novelty of Dutch insurance practice relative to the UK and the rest of Europe, and the conditions promoting innovation, questions that remain open for future research.

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Adam Sundberg, *Natural Disaster at the Closing of the Dutch Golden Age: Floods, Worms and Cattle Plague* (Cambridge: Cambridge University Press, 2022). 337 p. ISBN 9781108831246.

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Adam Sundberg's book *Natural Disaster at the Closing of the Dutch Golden Age* is well-timed: as the author points out, in an era of climate change and increasing environmental problems, studying earlier environmental disasters may help us better understand the predicaments we currently find ourselves in. The book is based on the author's disser-

tation (2015), but includes two new chapters: a valuable addition as it broadens the scope of the analysis to disaster types not included in the dissertation. The text follows a chronological order, with each chapter discussing a consecutive disastrous episode. The first of these is the 'disaster year' 1672 and its aftermath, to which one of the two new chapters is devoted. This is followed by chapters on the first cattle plague (1713-1720), the Christmas flood in Groningen of 1717, the shipworm infestation of the years 1730-1735, extensive river flooding in 1740-1741 (also a new chapter), and the second cattle plague epidemic that spanned the years 1744-1764.

In more than one way, *Natural Disaster at the Closing of the Dutch Golden Age* offers a welcome contrast to Dagomar Degroot's *The Frigid Golden Age* (Cambridge 2018), which discusses the impact of the Little Ice Age on Dutch economic ascendancy in the Golden Age. Sundberg focuses on the eighteenth instead of the seventeenth century, on decline instead of growth, and on rural society and the agricultural economy rather than on the urban-based commercial and industrial sectors. Also, while Degroot emphasizes climate change as a causal agent, Sundberg foregrounds the complex interaction between human society and nature. He explains how floods, worms and cattle plague were not simply the result of ecological changes but also of long-standing characteristics of Dutch economy and society and the man-made transformations of the landscape that had accompanied it. Cattle plague, for instance, could spread rapidly because of the highly commercialized forms of cattle holding that had developed since the late Middle Ages: large herds and a busy cattle trade increased susceptibility. Yet the novelty of Sundberg's contribution lies elsewhere: the book focuses on the perception of these disasters by contemporaries, who increasingly interpreted them as signs of decline, and shows how this interpretation in turn shaped their response to adversity. Cattle plague again provides an example. The fact that the disease affected such a powerful symbol of Dutch identity – cattle – exacerbated fear that earlier prosperity, prestige and virtue were waning and it was exactly this fear that lent urgency to the search for a solution.

The chapters on the eighteenth-century disasters are all thorough, detailed and highly readable studies, based on a wide range of primary sources, almost all of them qualitative in nature. Sundberg employs pamphlets, treatises, sermons, diaries, expert reports, chronicles and visual material such as maps and drawings to make his point. A general reflection on the representativity of these sources and a justification of

their selection is unfortunately missing, but the author certainly contextualizes his sources skillfully and weaves them into a coherent narrative. Chapter 1, on the disaster year 1672, is perhaps less convincing than the other chapters. Its empirical foundation is rather narrow as it is largely based on the analysis of a single (although admittedly informative) primary source: the *Ellenden klacht*, an etching visualizing the nation's misery and despair ensuing from war and floods. The discussion of the consequences of this event, however, does serve a useful function in the book. Large-scale and long-lasting damage not only eroded the financial resources of the rural population and thus increased its vulnerability to later shocks, but it also set in motion anxieties about decline that in the eighteenth century would develop into the dominant narrative.

Despite these anxieties, Sundberg concludes, societal response to the disasters of the eighteenth century was more dynamic and innovative than previously assumed. Here he establishes an interesting relation with Dutch Enlightenment, pointing to the increasing influence of medical science and especially engineering. The solution to the shipworm epidemic that posed a real threat to the wooden poles supporting sea dikes was ultimately found in a complete reconstruction of the coastline, replacing wooden poles by stone slopes, made possible by a close cooperation between authorities and experts. One wonders if the author does not overemphasize the ability of Dutch society to refashion itself in response to necessity. The reaction to river floods and cattle plague, after all, was far less effective and attempts to upscale disaster management from the local and provincial to the national level proved largely unsuccessful.

On one issue the book leaves its readers, or at least this reader, in some confusion, and it is a central issue: the relation of the disasters under discussion to the assumption of eighteenth-century decline that has long dominated Dutch historiography. In the introduction Sundberg refers to research by social and economic historians, and more recently also by cultural historians, that nuance the decline thesis. In fact, his conclusions about the richness and vitality of disaster response confirm and reinforce these revisionist interpretations. Yet at the same time decline is continuously at the heart of the argument, not just as a discourse of decay that gains currency over time but also as a description of actual developments marked by reduced international status, dwindling urban industries, a prolonged agricultural depression and hardship for the rural population. Sundberg does not explicitly discuss how these two apparently contradictory views are to be reconciled and

that is pity, but it should be emphasized that this in no way detracts from the value of his study.

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Sven Van Melkebeke, *Dissimilar Coffee Frontiers. Mobilizing Labor and Land in the Lake Kivu Region, Congo and Rwanda (1918-1960/62)* (Leiden: Brill, 2020). 335 p. ISBN 9789004428157.

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In this book, Sven Van Melkebeke investigates the development of coffee production around Lake Kivu in the period between 1918 and 1962. The book contains a large body of newly unearthed and analysed quantitative and qualitative materials that are properly contextualized. Van Melkebeke handles his materials conscientiously and knows what can and can't be done on the basis of the evidence he has, and he is always careful to point out potential limitations of a source. On the basis of his wide-ranging data, Van Melkebeke argued that the development of coffee production differed radically between the eastern and western sides of the lake and that this was the result of precolonial and demographic local differences that were institutionalized during colonial rule, in addition to the complicated interrelations across a flurry of actors in both regions. The introductory chapter lays out the historiographical and theoretical background of the book, discusses the geographical and temporal scope and introduces the sources. Most interesting is perhaps the sketch of the various pre-colonial communities in the Lake Kivu region and how they had evolved and diversified over time at the end of this introduction.

In the first chapter, Van Melkebeke exploits a large amount of quantitative archival materials to make clear that in the Congolese side of Lake Kivu, the rise of coffee production was largely driven by European plantation agriculture, whereas in Ruanda-Urundi African smallholders were mainly responsible for the increase of production from the mid-1930s. Concomitant with this was the focus on *robusta* in the Congo, while the smallholders in Ruanda-Urundi solely cultivated *arabica*. The latter is the more vulnerable, but also more valuable, of the two coffee varieties. Unfortunately missing from this chapter are some quantitative estimates of the population in these two regions (and the sub-dis-